

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ROCKY J EATON  
MEREDITH A EATON  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:18-22766

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/09/2018 and confirmed on 9/27/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		167,025.20
Less Refunds to Debtor	1,196.64	
TOTAL AMOUNT OF PLAN FUND		165,828.56

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	7,791.00	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,791.00

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK NA - TRUSTEE	0.00	0.00	0.00	0.00
	Acct: 1799				
	PNC MORTGAGE	0.00	0.00	0.00	0.00
	Acct: 2707				
	ALLY BANK(*)	8,579.33	8,579.33	1,325.18	9,904.51
	Acct: 7572				
	NISSAN MOTOR ACCEPTANCE CORP	27,145.24	27,145.24	3,064.55	30,209.79
	Acct: 3134				
					40,114.30

Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	ROCKY J EATON	0.00	0.00	0.00	0.00
	Acct:				
	ROCKY J EATON	1,196.64	1,196.64	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	3,000.00	3,000.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	2,535.01	2,535.01	0.00	2,535.01
	Acct: 9856				
					2,535.01

Unsecured					
	FIRST NATIONAL BANK OF OMAHA(*)	0.00	0.00	0.00	0.00
	Acct: 6801				
	ECMC(*)	82,981.98	32,303.76	0.00	32,303.76
	Acct: 9856				
	PORTFOLIO RECOVERY ASSOCIATES, LL	2,675.45	1,041.52	0.00	1,041.52
	Acct: 0828				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,282.20	499.15	0.00	499.15
	Acct: 9289				
	CAPITAL ONE BANK (USA) NA BY AMERIC	2,821.53	1,098.38	0.00	1,098.38

18-22766

Page 2 of 4

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5468				
	CAPITAL ONE BANK (USA) NA BY AMERIC	2,739.68	1,066.52	0.00	1,066.52
	Acct: 5058				
	CAPITAL ONE BANK (USA) NA BY AMERIC	2,726.34	1,061.33	0.00	1,061.33
	Acct: 3707				
	CAPITAL ONE BANK (USA) NA BY AMERIC	638.23	248.46	0.00	248.46
	Acct: 2230				
	CAPITAL ONE BANK (USA) NA BY AMERIC	179.29	69.80	0.00	69.80
	Acct: 9006				
	CHASE(*)	0.00	0.00	0.00	0.00
	Acct: 6947				
	CHASE(*)	0.00	0.00	0.00	0.00
	Acct: 7256				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: 6T9L				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 8939				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 7681				
	QUANTUM3 GROUP LLC AGNT - COMENIT	1,144.43	445.52	0.00	445.52
	Acct: 0692				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 8191				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 8484				
	QUANTUM3 GROUP LLC AGNT - COMENIT	248.85	96.87	0.00	96.87
	Acct: 3937				
	COMENITY CAPITAL BANK	0.00	0.00	0.00	0.00
	Acct: 3005				
	DEPARTMENT STORES NATIONAL BANK	1,158.73	451.08	0.00	451.08
	Acct: 9510				
	US DEPARTMENT OF EDUCATION	140,004.76	54,501.97	0.00	54,501.97
	Acct: 4123				
	FED LOAN SERVICING++	0.00	0.00	0.00	0.00
	Acct: 0004				
	FED LOAN SERVICING++	0.00	0.00	0.00	0.00
	Acct: 0005				
	FED LOAN SERVICING++	0.00	0.00	0.00	0.00
	Acct: 0003				
	FED LOAN SERVICING++	0.00	0.00	0.00	0.00
	Acct: 0006				
	FIRST NATIONAL BANK OF OMAHA(*)	2,615.70	1,018.26	0.00	1,018.26
	Acct: 3457				
	KAY JEWELERS	0.00	0.00	0.00	0.00
	Acct: 5075				
	CAPITAL ONE NA**	1,949.54	758.93	0.00	758.93
	Acct: 7384				
	CAPITAL ONE NA**	318.29	123.91	0.00	123.91
	Acct: 3962				
	MIDLAND FUNDING LLC	5,117.02	1,991.98	0.00	1,991.98
	Acct: 1077				
	MIDLAND FUNDING LLC	3,817.42	1,486.07	0.00	1,486.07
	Acct: 5133				
	MIDLAND FUNDING LLC	2,152.21	837.82	0.00	837.82
	Acct: 1621				
	PORTFOLIO RECOVERY ASSOCIATES, LL	4,819.08	1,876.00	0.00	1,876.00
	Acct: 6958				
	PORTFOLIO RECOVERY ASSOCIATES, LL	2,668.36	1,038.76	0.00	1,038.76
	Acct: 5290				
	ECAST SETTLEMENT CORP	3,464.66	1,348.75	0.00	1,348.75

18-22766

Page 3 of 4

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8061				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 0754				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 1452				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 6571				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 8667				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 9329				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 0057				
	TD BANK USA NA**	733.62	285.59	0.00	285.59
	Acct: 9473				
	US BANK	0.00	0.00	0.00	0.00
	Acct: 9054				
	US DEPARTMENT OF EDUCATION	12,869.76	5,010.03	0.00	5,010.03
	Acct: 9856				
	WELLS FARGO BANK NA	2,912.95	1,133.97	0.00	1,133.97
	Acct: 7269				
	MIDLAND FUNDING LLC	1,989.11	774.33	0.00	774.33
	Acct: 7462				
	MIDLAND FUNDING LLC	1,656.34	644.79	0.00	644.79
	Acct: 0109				
	VERIZON BY AMERICAN INFOSOURCE LP	297.78	115.92	0.00	115.92
	Acct: 0001				
	QUANTUM3 GROUP LLC AGNT-CREDIT C	2,514.48	978.85	0.00	978.85
	Acct: 9052				
	PENN POWER*	205.32	79.93	0.00	79.93
	Acct: 4734				
	CITIBANK NA**	1,468.10	0.00	0.00	0.00
	Acct: 7801				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 8061				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	BUTLER PATHOLOGY SVCS	0.00	0.00	0.00	0.00
	Acct:				

112,388.25

TOTAL PAID TO CREDITORS

155,037.56

18-22766

Page 4 of 4

TOTAL CLAIMED	
PRIORITY	2,535.01
SECURED	35,724.57
UNSECURED	290,171.21

Date: 09/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

Certificate of Notice Page 6 of 10  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ROCKY J EATON  
MEREDITH A EATON  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:18-22766

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Rocky J Eaton  
Meredith A Eaton  
Debtors

Case No. 18-22766-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 26, 2023

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 72

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2023:

Recip ID	Recipient Name and Address
db	#+ Rocky J Eaton, 230 Cranberry Road, Grove City, PA 16127-4632
jdb	+ Meredith A Eaton, 230 Cranberry Road, Grove City, PA 16127-4632
14878359	Butler Pathology Services, 911 East Brady Street, Butler, PA 16001
14878373	+ Federal Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
14878376	Kohls / Capital One, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
14892122	+ Phelan Hallinan Diamond & Jones LLP, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
14969796	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14914014	+ US BANK N.A., et.al., PHH MORTGAGE CORPORATION, 1 MORTGAGE WAY, MAILSTOP: SV01, MT. LAUREL NJ 08054-4624

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 27 2023 05:56:12	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: collecadminbankruptcy@fnni.com	Sep 27 2023 05:52:00	First National Bank of Omaha, 1620 Dodge Street, Stop 3105, Omaha, NE 68197
14878356	+ Email/Text: bncnotifications@pheaa.org	Sep 27 2023 05:52:00	Aes / Suntrust, Po Box 61047, Harrisburg, PA 17106-1047
14880213	Email/Text: ally@ebn.phinsolutions.com	Sep 27 2023 05:51:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14878357	+ Email/Text: ally@ebn.phinsolutions.com	Sep 27 2023 05:51:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
14878358	+ Email/Text: BarclaysBankDelaware@tsico.com	Sep 27 2023 05:52:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14878360	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 27 2023 06:06:37	Capital One, 15000 Capital One Drive, Richmond, VA 23238
14878362	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 27 2023 05:51:00	Citizens Bank, 1 Citizens Drive, Riverside, RI 02915
14904353	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 27 2023 05:55:29	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14912811	Email/PDF: bncnotices@becket-lee.com	Sep 27 2023 06:06:49	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14916745	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 27 2023 06:06:41	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14878363	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 27 2023 05:53:00	Collection Service Center, 839 5th Avenue, New

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Sep 26, 2023

Form ID: pdf900

Total Noticed: 72

			Kensington, PA 15068-6303
14878364	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 27 2023 05:52:00	Comenity Bank / Giant Eagle, Po Box 182789, Columbus, OH 43218-2789
14878365	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 27 2023 05:52:00	Comenity Bank / Lane Bryant, Po Box 182789, Columbus, OH 43218-2789
14878366	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 27 2023 05:52:00	Comenity Bank / New York & Company, Po Box 182789, Columbus, OH 43218-2789
14878367	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 27 2023 05:52:00	Comenity Bank / Peebles, Po Box 182789, Columbus, OH 43218-2789
14878368	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 27 2023 05:52:00	Comenity Bank / Victoria's Secret, Po Box 182789, Columbus, OH 43218-2789
14878369	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 27 2023 05:52:00	Comenity Bank / Woman Within, Po Box 182789, Columbus, OH 43218-2789
14878370	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 27 2023 05:52:00	Comenity Capital Bank / HSN, Po Box 182120, Columbus, OH 43218-2120
14878371	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 27 2023 05:52:00	Comenity Capital Bank / Premier Design, Po Box 182120, Columbus, OH 43218-2120
14878372	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 27 2023 05:55:46	Dsnb Macys, Po Box 8218, Mason, OH 45040
14905649	Email/Text: bnc-quantum@quantum3group.com	Sep 27 2023 05:52:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15061153	Email/Text: ECMCBKNotices@ecmc.org	Sep 27 2023 05:52:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
14884642	Email/Text: collecadminbankruptcy@fnni.com	Sep 27 2023 05:52:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
14878374	Email/Text: collecadminbankruptcy@fnni.com	Sep 27 2023 05:52:00	Fnb Omaha, Po Box 3412, Omaha, NE 68103
14892120	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 27 2023 05:52:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14878361	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 27 2023 06:06:37	Chase Card, Po Box 15298, Wilmington, DE 19850
14878375	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Sep 27 2023 05:53:00	Kay Jewelers / Genesis, Po Box 4485, Beaverton, OR 97076-4485
14901473	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 27 2023 05:53:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14878377	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 27 2023 05:53:00	Midland Funding LLC, 2365 Northside Drive, Suite 30, San Diego, CA 92108-2710
14878378	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Sep 27 2023 05:52:00	Nissan Motor Acceptance, Po Box 660360, Dallas, TX 75266-0360
14880929	Email/Text: NissanBKNotices@nationalbankruptcy.com	Sep 27 2023 05:52:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
14890231	+ Email/Text: bncnotifications@pheaa.org	Sep 27 2023 05:52:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14878380	Email/Text: Bankruptcy.Notices@pnc.com	Sep 27 2023 05:51:00	Pnc Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14878381	Email/Text: Bankruptcy.Notices@pnc.com	Sep 27 2023 05:51:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14912965	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 27 2023 05:56:20	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14879116	+ Email/PDF: rmscedi@recoverycorp.com	Sep 27 2023 05:56:13	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14924461	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 27 2023 05:53:00	Penn Power, 5001 NASA Boulevard, Fairmont,



District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Sep 26, 2023

Form ID: pdf900

Total Noticed: 72

			WV 26554-8248
14878379	+ Email/Text: BKEBN-Notifications@ocwen.com	Sep 27 2023 05:51:00	Phh Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
14878382	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 27 2023 06:06:40	Portfolio Recovery & Associates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952
14912147	Email/Text: bnc-quantum@quantum3group.com	Sep 27 2023 05:52:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14879796	Email/Text: bnc-quantum@quantum3group.com	Sep 27 2023 05:52:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14878383	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 27 2023 05:56:14	Sears / Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14878384	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 27 2023 05:56:15	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
14878385	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 27 2023 05:55:39	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
14878386	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 27 2023 06:06:37	Syncb / Lowes, Po Box 965005, Orlando, FL 32896-5005
14878387	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 27 2023 05:56:15	Syncb / Paypal Smart Consumer, Po Box 965005, Orlando, FL 32896-5005
14878388	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 27 2023 06:06:38	Syncb / QVC, Po Box 965018, Orlando, FL 32896-5018
14878389	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 27 2023 05:55:42	Syncb / Sams Club, Po Box 965005, Orlando, FL 32896-5005
14878390	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 27 2023 05:56:15	Syncb / Toys R Us, Po Box 965005, Orlando, FL 32896-5005
14878391	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 27 2023 06:06:45	Syncb / Walmart Dc, Po Box 965024, Orlando, FL 32896-5024
14878392	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 27 2023 06:06:50	Syncb Home, Po Box 965036, Orlando, FL 32896-5036
14878393	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 27 2023 06:06:40	Synchrony Bank, 950 Forrer Boulevard, Kettering, OH 45420-1469
14916711	+ Email/Text: bncmail@w-legal.com	Sep 27 2023 05:53:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14878394	+ Email/Text: bncmail@w-legal.com	Sep 27 2023 05:52:00	Td Bank Usa / Target Credit, Po Box 673, Minneapolis, MN 55440-0673
14897490	Email/Text: electronicbkydocs@nelnet.net	Sep 27 2023 05:53:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI, 53708-8973
15623958	+ Email/Text: electronicbkydocs@nelnet.net	Sep 27 2023 05:53:00	UNITED STATES DEPARTMENT OF EDUCATION C/O NELNET, 121 S 13TH STREET, LINCOLN NE 68508-1904
14878395	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Sep 27 2023 05:53:00	Us Bank, 4325 17th Avenue South, Fargo, ND 58125
15566949	+ Email/Text: EBN@edfinancial.com	Sep 27 2023 05:52:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14878396	+ Email/Text: electronicbkydocs@nelnet.net	Sep 27 2023 05:53:00	Us Department Of Education / Glelsi, Po Box 7860, Madison, WI 53707-7860
14912241	Email/PDF: ebn_ais@aisinfo.com	Sep 27 2023 06:06:43	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14878397	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Sep 26, 2023

Form ID: pdf900

Total Noticed: 72

14892268	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 27 2023 06:06:46	Wells Fargo / Dillard, Po Box 14517, Des Moines, IA 50306-3517
14916402	Email/PDF: bncnotices@becket-lee.com	Sep 27 2023 05:56:16	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
		Sep 27 2023 06:06:49	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 64

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		US BANK N.A. AS TRUSTEE ET. AL.
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14892119	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14892121	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Meredith A Eaton dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Rocky J Eaton dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Jerome B. Blank	on behalf of Creditor US BANK N.A. AS TRUSTEE ET. AL. jblank@pincuslaw.com brausch@pincuslaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6